



AMERICAN SAVINGS LIFE INSURANCE COMPANY  
935 E. Main Street, Mesa, Arizona 85203-8849  
(480) 835-5000 | (800) 880-2112  
www.AmericanSavingsLife.com

## YOUTH LIFE INSURANCE PLAN GUARANTEED INTEREST ACCOUNT (GIA) RIDER

Annual Term with Automatic Renewal Provision

American Savings Life Insurance Company (Company) has issued this Youth Life Insurance Plan policy Guaranteed Interest Account (GIA) rider as a feature of the life insurance policy to which it is attached.

**Interest** - Interest will be earned daily beginning the date of deposit. The interest rate will be that rate determined by the Company for the Interest Contract. The current rate may change monthly but **in no event will the interest rate be less than 2.50% per year**. Interest will be compounded annually (added to the account balance) on the last day of each calendar year. Interest will not be earned on any amount withdrawn for the day of withdrawal.

**Early Withdrawal Penalty** - Depositor shall not have any surrender charges or withdrawal penalties.

**Fees** - There are no monthly service fees or any other type of Company fees.

**Deposits** - The Company will accept Guaranteed Interest Account deposits, subject to the provisions of this contract. The accumulation of such deposits or any remainder may be referred to as "the deposit fund" in this contract. Each deposit must be made to the Company in exchange for an official signed receipt. Any deposit made by check will not be available for withdrawal until ten (10) days after the date of deposit.

**Limit on Deposits** - Each deposit must be at least \$25.00. The Company may determine from time to time and without notice a maximum amount that the deposit fund may not exceed. Any deposits which are in excess of the maximum under this provision will be refunded to the Depositor.

**Withdrawal** - Upon written request to the Company, the Depositor may make withdrawals from the deposit fund. Each withdrawal must be at least \$50.00 except for full withdrawal of the deposit fund. The company may defer payment of withdrawals for a period of not more than 90 days or any shorter period required by law.

**Automatic Premium Payment** - Any premium for the life insurance policy which remains unpaid on the premium due date will be paid automatically from the GIA. If the GIA is insufficient to pay such premium, the next smaller premium payable will be paid automatically from the GIA. If the GIA is insufficient to pay a premium under this provision, the GIA will be refunded to the owner of the life insurance policy, and the premium for the life insurance policy will remain unpaid, subject to the provisions of the life insurance policy. Premiums will be paid from the GIA before payment is made under any provision for automatic premium loan under the life insurance policy.

**Maturity Date** - This Contract matures on December 31st of the calendar year in which automatic renewal is timely waived. Notice to waive an annual automatic renewal shall be provided on or before December 1st.

**Automatic Renewal** - Effective December 1st of each Contract year, unless this provision has been timely waived, the Maturity Date shall be automatically extended to December 31st of the following contract year, creating a 13-month remaining term. Automatic renewal may be waived by the Company upon written notice to Depositor of intent to waive Automatic Renewal. Said notice shall be provided in writing on or before December 1st of the year the Maturity Date is not renewed.

**Cancellation** - This contract shall be canceled on the Maturity Date when Automatic Renewal has been waived, or at the option of the Company with at least 90 days' notice. At the option of the Company, the contract may be canceled whenever the contract balance plus interest is less than \$25.00, or the associated Youth Life insurance policy has been terminated. Upon cancellation, the Company shall pay to the Depositor the full account balance plus interest to date of cancellation.

**Assignment** - No assignment of the rights under this endorsement may be made except in an assignment of the life insurance policy. Any assignment of the life insurance policy will include the rights under this endorsement unless specifically excluded in such assignment.

**Settlement** - Upon death of the insured, the Guaranteed Interest Account will be paid in one sum to the owner of the life insurance policy. If the insured is the owner, the GIA will be paid in one sum to the beneficiary of the life insurance policy. If the life insurance policy is surrendered or is continued under a non-forfeiture option, the GIA will be paid in one sum to the owner of the life insurance policy.

**Right to Change** - The Company reserves the right to modify the terms of this contract by providing Depositor with 90 days' notice. Upon notice, Depositor shall have the right to cancel this contract with a full return of the account balance plus interest without penalty during the 90-day notice period.

**Disclosure** – Although the Guaranteed Interest Account is a feature of the life insurance policy to which it is attached, it is not considered part of the policy cash value. GIA interest earnings are not tax-deferred, are not tax-free upon death, and are reportable as taxable interest. The GIA is not a product of, nor is it a deposit of, nor is it guaranteed by any bank or credit union and is not insured by the FDIC or any other federal agency. All guarantees are backed by the financial strength and claims-paying ability of American Savings Life Insurance Company, 935 E. Main Street, Mesa, Arizona 85203-8849.

**X** \_\_\_\_\_  
Owner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Owner Signature (if applicable)

\_\_\_\_\_  
Date

Signed for American Savings Life Insurance Company at Mesa, Arizona on the date of issue of the life insurance policy unless a different date is indicated after the issue date.



Byron F. Allen, President/CEO



E. Paul Whetten, Secretary

# Request for Taxpayer Identification Number and Certification

**Give Form to the  
requester. Do not  
send to the IRS.**

▶ Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

|  |   |  |
|--|---|--|
| Print or type.<br>See Specific Instructions on page 3. | <b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.  |  |
|  | <b>2</b> Business name/disregarded entity name, if different from above   |  |
|  | <b>3</b> Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.  | <b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): |
|  | <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate   | Exempt payee code (if any) _____   |
|  | <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____<br><b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. | Exemption from FATCA reporting code (if any) _____   |
|  | <input type="checkbox"/> Other (see instructions) ▶ _____   | <small>(Applies to accounts maintained outside the U.S.)</small>   |
|  | <b>5</b> Address (number, street, and apt. or suite no.) See instructions.  | Requester's name and address (optional)  |
| <b>6</b> City, state, and ZIP code                     |   |  |
| <b>7</b> List account number(s) here (optional)        |   |  |

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

|                                       |  |  |  |   |  |  |  |  |  |
|---------------------------------------|--|--|--|---|--|--|--|--|--|
| <b>Social security number</b>         |  |  |  |   |  |  |  |  |  |
|                                       |  |  |  |   |  |  |  |  |  |
| -                                     |  |  |  | - |  |  |  |  |  |
| <b>or</b>                             |  |  |  |   |  |  |  |  |  |
| <b>Employer identification number</b> |  |  |  |   |  |  |  |  |  |
|                                       |  |  |  |   |  |  |  |  |  |
| -                                     |  |  |  |   |  |  |  |  |  |

## Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

|                  |                            |        |
|------------------|----------------------------|--------|
| <b>Sign Here</b> | Signature of U.S. person ▶ | Date ▶ |
|------------------|----------------------------|--------|

## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

### Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

*If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.*